

Information to identify the case:

Debtor 1 Joseph W. Hampshire

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3592

EIN --_-----

Debtor 2 Theresa A. Hampshire

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0127

EIN --_-----

United States Bankruptcy Court District of New Jersey

Case number: 16-20072-JNP

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph W. Hampshire

Theresa A. Hampshire

5/4/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joseph W. Hampshire
 Theresa A. Hampshire
 Debtors

Case No. 16-20072-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 67

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db/jdb #+Joseph W. Hampshire, Theresa A. Hampshire, 19 Bradford Place, Turnersville, NJ 08012-1038
 516195857 +Advocare Delgiorno Pediatrics, 527 S Black Horse Pike, Blackwood, NJ 08012-2868
 516195858 +American Coradius International LLC, 2420 Sweet Home Road Suite 150, Amherst, NY 14228-2244
 516195861 Capital Mangement Services LP, 681 1/2 South Ogden Street, Buffalo, NY 14206-2317
 516195863 +Care Sleep Associa pulm. Crit, 1098 W Baltimore Pike, Media, PA 19063-5139
 516195864 #+Central Credit Service, 20 Corporate Hills Dr, Saint Charles, MO 63301-3749
 516357573 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
 516195865 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421
 516195868 Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345
 516195871 +Dr. Frank Amato, DMD, 129 Johnson Rd Ste 6, Blackwood, NJ 08012-1777
 516195873 +Fed Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184
 516195874 Financial Recoveries, PO Box 1388, Mt Laurel, NJ 08054-7388
 516195875 +First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205, Cleveland, OH 44122-5662
 516195877 +Jersey Shore Surgical Group, 442 Bethel Rd, Somers Point, NJ 08244-2079
 516195878 +Joseph N. Natoli, D.M.D., 188 Fries Mill Road Suite M-5, Turnersville, NJ 08012-2015
 516195879 Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
 516195880 +Law Enforcement Systems LLC, Po Box 3032, Milwaukee, WI 53201-3032
 516195881 +Maryland Transportation Authority, Po Box 17600, Baltimore, MD 21297-1600
 516195882 Medical Diagnostics Laboratories, 2439 Kuser Rd, Hamilton, NJ 08690-3303
 516195883 +Medsolutions, Inc., 730 Cool Springs Boulevard, Suite 800, Franklin, TN 37067-4641
 516195884 +Metro Public Adjustment, 3551 Bristol Pike, Bensalem, PA 19020-4685
 516195886 NJ E-Z Pass Violation Processing Center, PO Box 52005, Newark, NJ 07101-8205
 516195885 +New Jersey Re Ins Co., 301 Sullivan Way, Trenton, NJ 08628-3406
 516250713 New Jersey Turnpike Authority, PO Box 5042, Woodbridge, NJ 07095-5042
 516195887 +Northland Group Inc., PO Box 390905, Edina, MN 55439-0905
 516195889 +PA Turnpike Toll By Plate, 8000c Derry Street, Harrisburg, PA 17111-5200
 516195891 +Penn Medicine, 1500 Market street UM 600, Philadelphia, PA 19102-2157
 516195892 +Premier Urgance Care, 278 Eagleview Blvd., Exton, PA 19341-1157
 516195893 +Pulmonary Critical Care & Sleep Assoc., 1098 West Baltimore Pike Suite 3402, Media, PA 19063-5139
 516195894 Recon Ortho Assoc II PC, PO Box 757910, Philadelphia, PA 19175-7910
 516195895 #Regional Orthopedic, PO Box 8566, Cherry Hill, NJ 08002-0566
 516195897 +Rothman Institute, 925 Chestnut Street, Philadelphia, PA 19107-4290
 516195899 +Slater, Tenaglia Fritz & Hunt, 395 W. Passaic Street Suite 205, Rochelle Park, NJ 07662-3016
 516195900 South Jersey Gas, PO Box 3121, Southeastern, PA 19398-3121
 516471167 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516471168 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516195901 +State of Maryland, 300 W. Preston Street, Baltimore, MD 21201-2308
 516195902 +Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway Suite 302, Roseland, NJ 07068-1640
 516195905 +The Hospital Of University Of Pennsylvan, PO Box 7777-W9500, Philadelphia, PA 19175-0001
 516195906 +Travelers Insurance Company, Po Box 59059, Knoxville, TN 37950-9059
 516303409 U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 516195908 +Vernose & McGrath Otolaryngology Ass., 1841 South Broad Street, Philadelphia, PA 19148-2115
 516195907 +trustees UPHS HUP Patient, PO Box 824336, Philadelphia, PA 19182-4336

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr +EDI: QJDMARCHAND.COM May 05 2018 03:54:00 Joseph Marchand, 117-119 West Broad St.,

PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 05 2018 00:13:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 05 2018 00:12:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr +EDI: DRIV.COM May 05 2018 03:53:00 Santander Consumer USA Inc., 8585 N. Stemmons Fwy., Ste 1100-N, Dallas, TX 75247-3822

516195859 +E-mail/Text: bankruptcy@pepcoholdings.com May 05 2018 00:12:42 Atlantic City Electric, 5 Collins Drive Suite 2133, Pepco Holdings Inc, Carneys Point, NJ 08069-3600

516399402 EDI: BANKAMER.COM May 05 2018 03:54:00 BANK OF AMERICA, N.A., Bank of America, PO Box 31785, Tampa, FL 33631-3785

516195860 +EDI: BANKAMER.COM May 05 2018 03:54:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

516195862 +EDI: CAPITALONE.COM May 05 2018 03:54:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285

516241978 EDI: CAPITALONE.COM May 05 2018 03:54:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 67

Date Rcvd: May 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516195866 E-mail/Text: equiles@philapark.org May 05 2018 00:13:57
City Of Philadelphia Parking Violations, PO Box 41818, Philadelphia, PA 19101-1818
516195867 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com May 05 2018 00:13:40
Comcast Cable, PO Box 3006, Southeastern, PA 19398-3006
516195869 +E-mail/Text: electronicbkydocs@nelnet.net May 05 2018 00:13:03 Dept Of Ed/Nelnet,
Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516195870 +E-mail/Text: mdetitto@deptford-nj.org May 05 2018 00:13:32 Deptford Township,
1011 Cooper Street, Deptford, NJ 08096-3076
516213302 +E-mail/Text: bankruptcynotification@wecontrolpain.com May 05 2018 00:13:28 EMSI,
3504 CRAGMONT DRIVE, STE 100, TAMPA, FL 33619-8300
516195872 +E-mail/Text: bankruptcynotification@wecontrolpain.com May 05 2018 00:13:28
Electrostim Med Service, 3504 Cragmont Drive Suite 100, Tampa, FL 33619-8300
516195876 +EDI: IIC9.COM May 05 2018 03:54:00 IC Systems, Inc, 444 Highway 96 East, Po Box 64378,
St Paul, MN 55164-0378
516195888 +EDI: AGFINANCE.COM May 05 2018 03:53:00 Onemain Financial, 6801 Colwell Blvd, Ntsb-2320,
Irving, TX 75039-3198
516195890 EDI: RMSC.COM May 05 2018 03:54:00 Paypal Credit Services, PO Box 960080,
Orlando, FL 32896-0080
516195896 +EDI: RMCB.COM May 05 2018 03:53:00 RMCB, 4 Westchester Plaza, Suite 110,
Elmsford, NY 10523-3835
516251735 +EDI: DRIV.COM May 05 2018 03:53:00 SANTANDER CONSUMER USA, P.O. Box 560284,
Dallas, TX 75356-0284
516195898 +EDI: DRIV.COM May 05 2018 03:53:00 Santander Consumer USA, Po Box 961245,
Fort Worth, TX 76161-0244
516195903 +EDI: RMSC.COM May 05 2018 03:54:00 Synch/home Design Hvac, C/o P.O. Box 965036,
Orlando, FL 32896-0001
516195904 EDI: TDBANKNORTH.COM May 05 2018 03:54:00 TD Bank, PO Box 8400, Lewiston, ME 04243
516211735 +E-mail/Text: electronicbkydocs@nelnet.net May 05 2018 00:13:03 U.S. Department of Education,
C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
Joseph J. Rogers on behalf of Debtor Joseph W. Hampshire jjresq@comcast.net,
jjresql@comcast.net
Joseph J. Rogers on behalf of Joint Debtor Theresa A. Hampshire jjresq@comcast.net,
jjresql@comcast.net
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 7